

**From:** "Farmers State Bank" <farmers@gwtc.net> on 01/28/2004 03:21:15 PM  
**Subject:** Equal Credit Opportunity

1-28-2004

To Whom It May Concern:

Please add my name to the list of bankers that feel the proposed changes to the required disclosures would add an unnecessary burden to the banking industry. Effective change is good, but this proposal is not necessary. There is no proof that the current disclosures do not work. In all my years as a banker, I have not received one complaint from a customer on the current disclosures.

Changing forms is expensive, both in paper forms and software upgrades for other forms. This process will be lengthy when you consider the time needed to review each form and this does not assure consistency within the industry. I feel this proposed change is unnecessary.

Sincerely,

Morris M. Gustafson  
President  
Farmers State Bank  
Faith, South Dakota